

# Midwest Edition

Serving
The Retired
Military
Communities
of Illinois,
Iowa,
Michigan,
Minnesota
& Wisconsin















#### RETIREMENT \* SER\_VICES \* NEW SLETTER

# August 2004

#### Concurrent Receipt —

# A Reality for Some Retirees

The 2004 National Defense Authorization Act will benefit as many as 200,000 of the approximately 600,000 military retirees with VA disabilities. Under the Act, two types of payment have been authorized. Concurrent Retirement Disability Payment (CRDP) effects certain retirees with combined Veteran Affairs (VA) disability ratings of 50% or greater, while Combat Related Special Compensation (CRSC) effects certain retirees whose disabilities are combat related.

Concurrent Retirement Disability
Payment (CDRP) is effective January 1, 2004
and will phase out the Veteran Affairs (VA)
disability offset to military retired pay over the
next ten years. CRDP is applicable to all retirees
with 20 (combined active & reserve/guard) years
of service who have a VA disability rating of 50%
or higher. For 2004, CDRP eligible retirees will
see their retired pay increase by the following
amounts: For 100% disabled, \$750.00; 90%,
\$500.00; 80%, \$350.00; 70%, \$250.00; 60%,
\$125.00; 50%, \$100.00. CDRP cannot exceed
gross retired pay. For example, a retiree who is
rated 100% but whose retired pay is only
\$725.00 will only have \$725.00 restored.

Remaining retired pay offsets will then be phased

out over the next 9 years. In 2005, CDRP will be increased by 10% of the remaining offset; in 2006, 20% and so on. By 2014, retirees will



be entitled to full concurrent receipt of military retired pay and VA disability compensation. CDRP will be paid separately from retired pay and not included on the Retired Account Statement (RAS) for those retirees whose retired pay is not subject to collection actions, such as alimony, child support, etc. These payments will be taxed at a flat 10% rate, regardless of your current retired pay tax withholding status. If retired pay is subject to collection actions, your CDRP payment will reflect on your RAS as a decrease in your VA waiver deduction. The Defense Finance & Accounting Service (DFAS) is currently developing a system so that future CDRP may be efficiently paid on a monthly basis and under universal, systematic guidelines. (Continued on page 4)

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FORT McCOY \* WISCONSIN 54656



#### Office Of The Commander

Dear Retiree/Survivor:

I'd like to take this opportunity to introduce myself to the military retired community. I am Colonel Danny Nobles. I assumed Command of Fort McCoy from Colonel Michael Staszak in June of 2003. This past year has been very busy and eventful as Fort McCoy has played a significant role in the mobilization, training, deployment, and demobilization processing of our reserve component Soldiers. As one of the Army's major Power Projection Platforms, Fort McCoy continues to provide trained and ready Soldiers to support the Global War on Terrorism.

As Commander I recognize the important role that retirees play in today's military. Our great nation is what it is today because of the sacrifices and dedication you have made throughout your careers. Just as retirees deserve recognition, so do their family members. Without the support of family members your accomplishments could not have been possible. Thanks to the entire military retired community for your commitment and dedication. You are truly great Americans.

In the past year significant legislation has been passed to benefit many retirees. The 2004 National Defense Authorization Act included provisions to authorize concurrent retired pay and VA disability pay for as many as 200,000 retirees. Although this is a monumental milestone, it only affects approximately one-third of those retirees entitled to disability compensation. The 2004 Authorization Act also opened the door for those retirees who did not enroll in Medicare Part B when first eligible to sign up without late enrollment penalty. Such new enrollees will have their enrollment (and TRICARE for Life eligibility) back-dated to January 1, 2004. You will find more information on both of these issues included in this edition of Honors.

The proposed 2005 Defense Authorization Act includes legislation to include Survivor Benefit Plan (SBP) reform to phase out the age-62 annuity reduction. Details of this proposal have still not been worked out, but it is expected that the reform will face a tough road on the hill.

Fort McCoy is dedicated to providing the finest support possible. Your Retirement Services Officer, Bill Walters, is responsible for retiree support in the states of Minnesota, Michigan, Iowa, Northern Illinois, Wisconsin, Nevada and California. Bill is a military retiree with a very positive approach. I am certain he will do his best to ensure that the retired community continues to receive the quality service you so richly deserve. If you have any questions, please contact Bill at 1-800-452-0923 or via email at william.walters@emh2.mccoy.army.mil.

FORT McCOY - TOTAL FORCE TRAINING CENTER.



Col. Danny G. Nobles

Sincerely,

Danny G. Nobles Colonel, US Army Commanding

DEPARTMENT OF THE ARMY
HEADQUARTERS FORT McCOY
2187 SOUTH J STREET
FORT McCOY, WISCONSIN 54656-515



# **Letter From Editor:**

2004 is the 4th edition of "Honors". The first three editions have received favorable comments and I hope this issue will continue to do so. The newsletter is intended to keep you abreast of those issues that have a significant impact on the lives of military retirees residing in your region. Each year I review the comments from the previous edition and try to address those issues most often mentioned. I welcome your comments so please continue to let me know what type of information you would like to see addressed in this newsletter. Thanks for your service and I trust that you will find "Honors" enjoyable and a source of reliable information.

Thank you for the opportunity to serve as your Retirement Services Officer. I hope you enjoy this

1/1/10

2004 edition.

Bill Walters, Editor Retirement Services Officer Ft. McCoy, WI 54656

# Newsletter and Other Information Available on the Internet.

This newsletter is an **annual** publication published each August. It is distributed to all Army retirees in receipt of retired pay, gray area retirees and Army surviving spouses residing in California, Nevada, Wisconsin, Michigan, Minnesota, Iowa and the 32 northern most counties of Illinois. Two separate issues are printed, a West Coast issue for residents of California and Nevada, and a Midwest issue for residents of Wisconsin, Michigan, Minnesota, Iowa and Illinois. Both issues are also available on the Retirement Services Office website. You can visit this site at, www.mccoy.army.mil, then select Retirees and then Retirement Services Office. This website also offers additional information on many other retiree issues. It includes links to all the services retiree newsletters and much more. Please utilize this site and share it with retirees



www.mccoy.army.mil



**A**rticles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Bldg. 2111, Fort McCoy, WI. We suggest that you call for an appointment prior to visiting the office.

You can contact us at: 1-800-452-0923 or e-mail: william.walters@emh2.mccoy.army.mil.

The mailing address is; Military Personnel Branch ATTN: AFRC-FM-CAM-R 2187 South J Street Fort McCoy, WI 54656-5150

The mailing address is;

The purpose is to assist retired military personnel and their families in their benefits, rights and privileges.

**Editor: Bill Walters** 

(Continued from Page 1)

# Frequently Asked Concurrent Retirement Disability Payment (CDRP) Questions

- 1. I have a 40% VA disability rating. Am I eligible for CRDP?
- A. No, only those retirees with 50% disability ratings or above are eligible for CDRP.
- 2. I am a medical retiree with 15 years of combined military service. Am I eligible for CDRP?
- A. No, you must have at least 20 years of combined (active & reserve/guard) military service to qualify for CDRP.
- 3. I do not think my VA rating is accurate. Who do I contact about re-evaluating my disability rating?
- A. Contact your local VA regional office or your County Veteran Service Officer (CVSO) regarding your rating.
- 4. Are former spouses eligible for a portion of this pay?
- A. Yes, if a competent court has ordered a division of retired pay. Since CDRP is a restoration of retired pay, it is subject to collection actions such as alimony, child support, etc.
- 5. Since I cannot receive both CDRP and CRSC, can I choose which one I receive?
- A. DFAS is paying each retiree the higher dollar amount between CDRP and CRSC. As the CDRP restoration progresses, you will be notified about potential future options.
- 6. Who do I contact if I have questions concerning payment of my CDRP?
- A. You should contact the DFAS. You can reach DFAS on line at www.dfas.mil or via telephone at 1-800-321-1080.

#### **Combat Related Special Compensation (CRSC)**

CRSC has been expanded to include all military retirees with at least 20 qualifying years of service with combat or operations related disabilities that have been service-connected by the VA at 10% or higher. Previously, the only veterans eligible for this benefit were those whose combat related disabilities were 60% or higher or those rated at 10% or more with disabilities caused by wounds for which a Purple Heart Medal was awarded. Additionally, under the new criteria, Reserve Component applicants must be 60 years of age with 20 years of creditable service, and eligible to receive retired pay.

Payments of CRSC are paid at the rate of VA disability compensation paid to a single veteran for whatever combined percentage of disability is determined by the veteran's service to be combat or operationally related. Military retirees must apply to their service for CRSC payments and there is no phase-in period for this tax-free payment. Applications (DD Form 2860) must be submitted to the designated office of the Military Department from which they retired. Members may submit an application at any time and, if otherwise qualified

for CRSC, compensation will be paid retroactively, to the extent otherwise allowed by law, for any month after May 2003, for which all conditions of eligibility were met. Applications are available on line at www.crsc.army.mil or by contacting your servicing Retirement Services Officer (RSO).

A combat-related disability is a disability with an assigned medical diagnosis code from the VA that was incurred:

- a. As a direct result of armed conflict,
- b. While engaged in hazardous service,
- c. In the performance of duty under conditions simulating war, or
- d. Through an instrumentality of war.

The Military Department will determine whether a disability is combat-related under a, b, c, or d, above, using the definitions and criteria set forth. A determination of combat-relatedness will be made with respect to each separate disability with an assigned medical diagnosis code from the VA.

If eligible, CRSC payments will be deposited to the same account where you receive your retired pay. In the event your VA disability compensation offset exceeds your retired pay, it will be deposited to the account were you receive your VA payment. Based on current law regarding taxability of disability income, CRSC in not taxable.

#### Frequently Asked CRSC Questions

- 1. Do all military retirees with combat-related disability qualify for CRSC?
- A. No. Retirees must have at least 20 years combined (active and reserve/guard) service. Thus, Temporary Early Retirement Authority (TERA) and disability retirees with less than 20 years of creditable service do not qualify.
- 2. How can I check on the status of my application for CRSC?
- A. Each Uniformed Service will review the applications of their own retiree's applications. Army retirees can check the status of their claim by calling 1-866-281-3254, Air Force retirees should call 1-866-229-7074 and Navy/Marine Corps retirees should call 1-877-366-2772.
- 3. How will I be notified of the decision?
- A. Your Military Service will notify you of all approvals or denials in writing to you.
- 4. Will the pay be retroactive?
- A. The pay will be retroactive to the date you became eligible for CRSC (either June 1, 2003, or the date of award, which ever is later).



# **Honors Update**

# How Do I Change My Mailing Address for HONORS? \*\*\*\*\*\*\*\*

**M**ailing addresses for *HONORS* come from the same sources as those for Army Echoes. Please refer to the following if you need to change your address:

 Retirees entitled to retired pay should mail changes to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130 or fax to 1-800-982-6559.

- ◆ Surviving spouses in receipt of SBP should mail changes to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131 or fax to 1-800-982-8459.
- ◆ Retired reservist not yet age 60 should mail your change to Commander AR-PERSCOM, ATTN: ARPC-PSP-A, One Reserve Way, St. Louis, MO 63132-5200 or fax to 1-314-592-0582 (ATTN: TLM9V49).

# "Gray Area" Retirees No Longer Need Commissary Cards

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The National Defense Authorization Act of 2004 has eliminated the need for "commissary cards" for Gray Area retirees. Gray Area retirees are those reserve component soldiers who have completed at least 20 years of creditable service but are not yet age 60 and receiving retired pay. Previously, these retirees were limited to 24 commissary

shopping days per calendar year and were not allowed unlimited commissary shopping until age 60. Now Gray Area retirees can join other commissary shoppers in saving an average of 30 percent or more over commercial grocery prices.

#### **Interested in Returning to Active Duty?**

Army retirees interested in volunteering for recall to active duty should call 1-800-325-2660. Department of Defense policy is to use military retirees (as needed) to meet the demands of mobilization or other emergencies. Each request will be considered on a case-by-case basis. The nature and extent of the mobilization is determined by each military service based on the member's military skill, health, and needs of the service.

# Military Personnel Records Available Online

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Military veterans and the next of kin of deceased former military members can now request copies of their military records on line. In an effort to expedite record requests the National Personnel Records Center has announced that a new web-based application was designed to provide better service on this request by eliminating the records center's mailroom processing time. Veterans and next of kin may access the application at vetrecs.archives.gov. Please note that there is no "www" in the web address.



# TRICARE Update

# TRICARE For Life (TFL) Continues To Be A Success

**P**rior to October 2001 military retirees and their family members were left with few choices once they reached age 65—at that time their TRICARE eligibility ended and Medicare became their main health care benefit. Under Medicare they were often times forced to purchase expensive supplemental policies to cover pharmacy costs and co-pays. With the implementation of TFL eligible retirees no longer need to purchase additional coverage. TFL offers an excellent pharmacy benefit and in most cases will cover the remaining patient responsibility after Medicare has settled your claim.

Need
Information on
TFL Call:
(1-866-773-0404) or
TRICARE at:
1-888-DOD-LIFE

Information on TFL is available by calling 1-866-773-0404 or online at www.tricare. osd.mil. For additional information regarding the TRICARE Pharmacy Program, call 1-877-363-6337 or visit www.express-scripts.com.

#### TRICARE-

TRICARE is the DOD health care program for members of the military service and their family members and survivors, and retired members and their families. Coverage under TRICARE continues until a beneficiary attains Medicare eligibility on the basis of

age. Beneficiaries under age 65 who are entitled Medicare Part A because of disability and are enrolled in Part B retain their eligibility for TRICARE until they turn 65, when they become eligible for TFL.

# Here are some key points you need to know in understanding your TFL benefit:

- ★ To be eligible for TFL, military retirees, their family members and survivors age 65 and over must be entitled to Medicare Part A, enrolled in Medicare Part B, correctly enrolled in DEERS, and have a current military ID card.
- ★ TFL serves as a second payer to Medicare for health care services and will pay most of your remaining out of pocket expenses.
- ★ Prescriptions can be obtained at Military Treatment Facilities for no cost, at a TRICARE retail network pharmacy for \$3.00 (generic) or \$9.00(name brand) for up to 30-day supplies, or the TRICARE Mail Order Pharmacy for \$3.00 (generic) or \$9.00 (name brand) for up to 90-day supplies.

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 allows uniformed services beneficiaries who would be eligible for TFL but are not enrolled in Medicare Part B to enroll without penalty during an open enrollment period through December 31, 2004. An open enrollment letter will be sent to those Medicare-eligible beneficiaries who don't currently have Medicare Part B. The Act also includes a provision that allows beneficiaries who enrolled in Part B in 2001, 2002, 2003, or 2004 and are paying late enrollment penalties to have them eliminated effective January 1, 2004, by demonstrating that they are covered under TFL. TRICARE Management Activity (TMA) is working with the Centers for Medicare and Medicaid Services and the Social Security Administration to identify and notify those individuals concerned by these changes. Please be patient, as the notices are not expected until sometime in September 2004.

#### Three options are available under TRICARE:

- ★ TRICARE Prime is a managed care option similar to a HMO. Enrollment is required and enrollees select a Primary Care Manager to provide or arrange for your health care needs. An enrollment fee (\$230.00 single or \$460.00 family per year) is required with small co-pays for each visit. Please note that Prime is available only in those areas where medical providers have agreed (contracted) to participate in the program.
- ★ TRICARE Standard is a fee-for-service option that is the same as the former CHAMPUS. Standard offers the greatest choice of providers. Beneficiaries are responsible for a deductible plus a percentage of allowable charges. There is no enrollment fee and enrollment is not required.
- ★ TRICARE Extra is similar to Standard but offers discounts to patients when using network (preferred) providers. Extra allows beneficiaries to receive care from civilian network providers at a reduced cost compared to Standard. Enrollment is not required.

Pharmacy benefits for each TRICARE option are the same as TFL. Prescriptions can be obtained at Military Treatment Facilities at no cost, at a TRICARE retail network pharmacy for \$3.00 (generic) or \$9.00 (name brand) for up to 30-day supplies, or the TRICARE Mail Order Pharmacy for \$3.00 (generic) or \$9.00 (name brand) for up to a 90-day supply.



#### TRICARE and TRICARE for Life Basics-

**A**II beneficiaries must be enrolled in the Defense Enrollment Eligibility System (DEERS). You can verify your eligibility by calling 1-800-538-9552 or 1-800-334-4162 for California residents. You can also call or visit any ID card facility listed in this issue.

TRICARE/TFL are always a last payer to any other health insurance (OHI). If you have a supplement (Medicare or

TRICARE) or any other medical coverage you may only use TRICARE after all other coverage's have paid.

You can obtain additional information on TRICARE/TRICARE for Life by contacting the DOD Worldwide Information Center at 1-800-874-2273 or online at www.tricare.osd.mil.

#### TRICARE Retiree Dental Program Up, Running and Still Growing

The TRICARE Retiree Dental Program (TDRP) enters it's sixth year of operation as a record 750,000 Uniformed Services retirees and their families now look to the program for affordable dental care. With low monthly rates based on single, two-person and full-family coverage, the TRDP represents one of the very best values available in health care.

Interest in TRDP has been high since 1998 when the program was first introduced by Delta Dental of California, the nonprofit, dental carrier selected by the Department of Defense to administer the national program. More recently, Congress approved changes that make the program even more comprehensive. Today, enrollees enjoy immediate coverage and/or reduced waiting periods for crowns, bridges, dentures, orthodontics and dental accidents. The scope of benefits also

includes routine cleanings and examinations, fillings, root canals, gum treatment and oral surgery.

A "Subscriber Toolkit" is available on the TRDP website which allows enrollees to verify their eligibility and review up-to-date benefits information, such as how much of their annual maximum they have used to date. Subscribers can also use the toolkit to review processed claims, reimbursements and payments made to their dentist, and to print new ID cards.

You can access the TRDP website at www.trdp.org to use the toolkit or to obtain any additional information on benefits or enrollment. You can also reach the customer service center at 1-866-471-8944.

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#### **MEDICARE Late Enrollment Up-date**

**U**p to 90,000 military retires who did not enroll in Medicare Part B when first eligible will have an opportunity to enroll without penalty. The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 authorized retirees to enroll without late penalties during an open enrollment period that ends December 31, 2004. The Center of Medicare and Medicaid Services is working with the Department of Defense and the Social Security Administration to identify all beneficiaries who are affected by new legislation that would prevent (or remove) penalties if they did not enroll in Medicare Part B when they first became eligible at age 65.

Beneficiaries who would be eligible for TRICARE for Life, but are not enrolled in Medicare Part B, may enroll without penalty during the special enrollment period. Those beneficiaries who enrolled in Medicare Part B in 2001-2004 and are subject to penalty for late enrollment can get those penalty charges eliminated.

Plans are to automatically enroll every Medicare-eligible beneficiary who is not currently enrolled in Part B. Letters will be sent to each beneficiary explaining what is being done, and each individual will have the opportunity to decline enrollment if they choose.

Beneficiaries will have the option to elect Part B coverage effective on the first day of the following month or any earlier date back to January 1, 2004. By electing an earlier date of coverage, new enrollees under 65 will not have any TRICARE costs during the earlier period that may be subject to recoupment.

Additional information may be obtained online at www.tricare.osd.mil or by calling the TRICARE for Life customer service line at 1-888-363-5433.

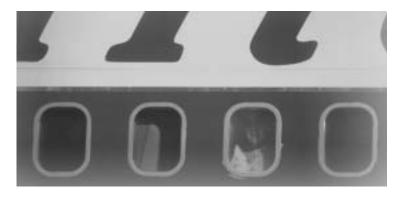


Don't forget your Space-Available travel benefit.

Retired military personnel and their eligible family members are eligible for Space-Available travel on DOD owned or operated aircraft. Eligible members may register by mail, email, fax, or at a passenger terminal. Retirees may remain on a Space-A register for up to 60 days, or until they are selected for travel, whichever occurs first.

It is important to note that a valid I.D. card is required for all passengers, and that passports, visas and immunization records are also required for most overseas travel. Please note that the government is not obligated for your travel and you may encounter frequent long waiting periods. For this reason adequate funds should be available to procure lodging or commercial transportation. Successful Space-A journeys require patience and flexibility.

The one-year test (effective April 1, 2003) that offered Space-Available travel privileges to eligible active-duty and military dependents while traveling within the continental United States (CONUS) has been extended indefinitely. According to Air Force Air Mobility Command the extension will allow the test to continue while the office of the secretary of defense officials complete their evaluation. The change allows family members of active-duty and retired members to travel Space-A on military



flights when accompanied by their sponsor. Previously, these family members were prohibited from Space-A travel within CONUS.

A list of passenger terminals and phone numbers with additional information on Space-A travel is available at http://public.amc.af.mil/SPACEA/spacea.htm or http://milvetstravel.net. You can also contact the AMC terminal that you are planning to travel from. Additionally, there are a number of excellent publications that provide detailed Space-A information available at most Post Exchanges.

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# Korean Defense Service Medal Becomes Reality

The long awaited procedures for applying for the Korean Defense Service Medal (KDSM) have been announced. The 2003 Defense Authorization Act called for the creation of the medal but the implementation instructions were not approved until February 2004.



To qualify for the medal, service members must have served in support of the defense of the Republic of Korea (ROK). The area of eligibility includes all land area of the ROK, and the contiguous water out to

12 nautical miles and all air spaces above the land and water areas. Service members must have served in the area at least 30 consecutive or 60 nonconsecutive days. According to DoD, more than 40,000 service members have served in the ROK each year since the July 1953 cease-fire establishing the DMZ.

The military may award the medal posthumously and only one award of the medal is authorized for any individual. Retired

members and veterans who meet the eligibility (or next of kin for those deceased) must request the award from the National Personnel Records Center (www.archives.gov) in St. Louis. The address is:

NPRC 9700 Page Avenue St. Louis, MO 63132-5100

1-314-801-0800.

Requests need to include documents clearly proving service dates in Korea. These include TDY/PCS orders, performance reports, letters of evaluation, flight records, decoration citation, medical documents, or DD214. Questions should be addressed only to the NRPC Customer Service Center at

Once NRPC verifies entitlement, they will update the KDSM to the DD214, the certificate of release or discharge from active duty, and then authorize issuance of the medal. NRPC expects a large number of applicants and has asked for your patience.

The KDSM should be available for purchase at Army and Air Force Exchange Service Clothing Sales facilities later this year.



# Legal Assistance May Be Available

**M**ilitary retirees and their family members are eligible for limited legal assistance. Judge Advocate (JA) offices are located at most military installations throughout the world. Depending on staffing and other resources these offices may offer a variety of legal assistance. Assistance in preparing Powers of Attorney, Wills, Tax Assistance, general legal advice, etc., may be available.

#### Here are some frequently asked legal questions.

- 1. What is an Advance Directive for Health Care?
- A. It is a valuable document informing your family members and health care providers of the life-sustaining treatment you want to receive or decline if you become terminally ill or persistently unconscious. Terminally Ill is considered a condition which is incurable and irreversible in the opinion of two physicians and will result in death within six months, despite the use of life-sustaining treatment. Organ donation can also be addressed to inform your health care providers and family members that you want to donate your body or major organs after your death.



- What is a Power of Attorney?
- A. A Power of Attorney legally empowers another individual to act on your behalf. A Durable Power of Attorney remains in effect even

if the person who authorized it becomes incapacitated or incompetent and allows the person designated to make decisions and act on your behalf. It is an alternative document to a court-appointed guardian or conservator.

3. What are the advantages of having a Living Will or Power of Attorney for health care?

A. A Living Will is a means of making advance decisions about organ donation, medical treatment, and who will act for you if you



are not able to make decisions for yourself. It provides peace of mind and relieves family members of making many difficult decisions at times of great stress. If you are interested in completing these documents, discuss it with your medical provider, as medical facilities maintain the current documents and have personnel trained to provide advice regarding same.

- 4. What is Probate?
- A. Probate is a court procedure by which a will is proved to be valid, taxes and creditors paid, and your property distributed as you have directed in your will. Probate also addresses the guardianship of children trusts, etc.
- 5. Is all my property controlled by my will when I die?
- A. No. Proceeds of insurance are distributed as you have directed on the beneficiary form. Property, which you own jointly with another person, will usually go to the other joint owner. Thus, insurance proceeds and jointly owned property are usually not controlled by your will.
- 6. Can I give specific items to specific people?
- A. Yes. Specific requests are made by fully describing any items you want to give and naming the person(s) who are to receive them. You need to use caution as disposal of such property before you die, or if any doubt about the exact property described may create difficulties for your Personal Representative.
- 7. What is my Personal Representative?
- A. Your Personal Representative is the person you name in your Will to settle your estate and distribute your property.

Check with your nearest JA office to determine which legal services they offer.





#### **Armed Forces Recreation Centers**

The Shades of Green at Walt Disney World Resort is now open after a major remodeling. The renovation and expansion project began in April 2002 and increased available rooms from 288 to 586. All rooms are new or completely renovated. Like all Armed Forces Recreation Centers (AFRC), the facility is self-sufficient, and no taxpayer dollars are used in

operations or construction. Current room rates begin at \$70.00 and are computed on a sliding scale based on rank.

Information is available online at www.shadesofgreen.org or by telephone at 1-888-593-2242.

The Edelweiss Lodge & Resort is now open and accepting reservations. The facility offers a 330-room resort including conference center, three restaurants, entertainment game rooms, indoor pool and wellness club. Also included are a nine-hole golf course and the Hausberg Sport Lodge and Vacation Village Campground. The new resort is the result of the consolidation of the AFRC Europe hotel facilities in Garmisch and Chiemsee.

To make your reservation or find more information you can go online at www.afrceurope.com or call 011-49-8821-72981.

The AFRC operates 4 resort hotels. In addition to The Shades of Green and Edelweiss Lodge, you can also enjoy Hale Koa in Honolulu and Dragon Hill Lodge in Seoul, Korea. AFRC facilities are open to DoD ID cardholders in all branches of military service (active duty and reserve component), DoD civilians, both military and DoD civilian retirees, and their families. You can obtain additional information on the AFRC at www.armymwr.com.

# Veteran's Homes In Michigan

All members of the Armed Forces of the United States who have been honorably discharged and served not less than 90 days during a designated wartime period may apply for admission to a Michigan Veteran's Home. Veterans must be considered unemployable for admission. Under certain circumstances some former members who have served less than 90 days may be eligible for admission. All veterans must be residents of Michigan at the time of admission. The Michigan Department of Military Affairs operates two excellent veteran's homes.

Additionally, parents, widows, widowers, former spouses and spouses of eligible veterans as described above may be eligible for admission.

The D. J. Jacobetti Home is located in the Upper Peninsula in Marquette. The facility provides both domiciliary and nursing care. In addition, other services such as spiritual, medical, social, recreational and educational are provided. Additional information is available at 1-906-226-3576.

The Grand Rapids Home is located on 70 acres of land adjacent to the Grand River. The facility offers a 750-bed nursing home for veterans. The care given meets or exceeds care given at private nursing homes. Any questions regarding eligibility may be directed to 1-616-364-5389.

Information on these facilities and all veteran's benefits is available online at www.Michigan.gov.dmva.

### **Iowa Veteran Commemorative Medal**

On November 11, 2003, Governor Tom Vilsack issued an lowa Veterans Commemorative Medal highlighting the sacrifices of lowa's veterans. One side of the medal features lowa's five Sullivan brothers, the other showcases lowa's beautiful State Capitol. The Sullivan brothers were five WWII sailors from Waterloo, lowa who lost their lives together in 1942 onboard the USS Juneau. Proceeds from the sale of these medals will

help establish an lowa Veterans Cemetery, to provide a final resting place and lasting memorial for more than 80,000 veterans. The medals are available in two varieties: a special numbered limited edition silver medal is available for \$50; a bronze medal is available for \$25. Medals will be shipped in 4-6 weeks. Additional information is available by calling toll free 1-866-690-4636.



# PERSCOM & AR-PERSCOM Have Merged

The Army has created a single command to perform the functions of the Total Army Personnel Command (PERSCOM) in Alexandria, VA, and the Army Reserve Personnel Command (AR-PERSCOM) in St. Louis, MO. The merger comes as a result of a recommendation of an Army Human Resource Integrated Process Team.

The recommendation is complex and involves the active Army, Army Reserve, National Guard, DA civilians and contractors. The consolidation will streamline headquarters, create more agile and responsive staffs, reduce layers of review and

approval, focus on mission and transform the Army. The command will be known as the U.S. Army Human Resource Command (HRC). HRC is headquartered in Alexandria, VA with an additional location in St Louis, MO. The Enlisted Records and Evaluation Center will remain in Indianapolis IN. It will integrate the two organizations into a multi-component field-operating agency under the Army G-1. Plans are to realign the Civilian Personnel Operation Center Management Agency into HRC at a later date. AR-PERSCOM and PERSCOM will keep their names and insignia until a date not yet determined.

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

## Were You Exposed to Agent Orange?

The Veteran's Administration (VA) has established a significant statistical association between the exposure to Agent Orange (dioxin) and several illnesses. This means that illnesses are being developed to a greater extent in Vietnam veterans than their counterparts of the same age group. Based on this fact the VA has granted a "presumptive" service connection for eleven conditions when diagnosed for a Vietnam veteran.

Veterans who served in Vietnam from January 9, 1962 to May 7, 1975 may be entitled to the presumptive diagnosis as the VA considers each one of these veterans as having been exposed to Agent Orange to some extent. Agent Orange is the name of the dioxin compound used as a defoliant during the war.

Presumptive diagnosis means that compensation is automatically granted without having to prove exposure. VA payments may also be made to the surviving spouse and dependent children of the veteran if one of these illnesses contributed to the veteran's death.

Law dictates that three conditions, chloracne, porphyria cutanea tarda, and acute or sub acute peripheral neuropathy must have manifested within one year of leaving Vietnam in order to be considered as related to Agent Orange exposure. There are eight additional conditions, Hodgkins, non-Hodgkin's lymphoma, multiple myeloma, respiratory cancers, soft tissue sarcoma, prostate cancer, type II diabetes and chronic lymphocytic leukemia that are considered service connected no matter when they are diagnosed.

In addition to compensation payments, the VA provides free medical care for Vietnam veterans who have illnesses

presumed to be related to Agent Orange. The VA also offers a special protocol physical exam on a one-time basis to those who served in Vietnam whether or



not they have any current health issues. Children of any Vietnam veteran born with spina bifida are eligible for monthly allowances, heath care and education benefits. Children of female Vietnam veterans born with certain other birth defects are also eligible for these benefits.

The newsletter, Agent Orange Review, is available to all Vietnam veterans upon request. You can call 1-800-749-8387 to subscribe. All previous issues and additional information is also available online at www.va.gov/agentorange/. Your County Veterans Service Officer (CVSO) is also able to assist with requests for disability claims, request for medical care, etc. You can locate your CVSO in the telephone directory under "county government" or call the regional VA office at 1-800-827-1000.



# Information

At Your Fingertips \*

t	elephone.			
	Fort McCoy Retirement Service Office	1-800-452-0923	TRICARE Senior Pharmacy	1-877-363-6337
	<b>DA Casualty Assistance Office</b> (To report the death of a retiree)	1-800-626-3317	TRICARE for Life  Armed Forces Retirement Homes	1-888-363-5433
	<b>Deers Verification</b> (Update I.D. records)	1-800-538-9552	(Soldiers' & Airmen's Homes)  Washington D.C.  Gulfport, MS	1-800-422-9988 1-800-332-3527
	Defense Finance & Accounting Office (Retired & annuitant pay issues)	1-800-321-1080	VA Regional Office (VA benefit issues)	1-800-827-1000
	Human Resource Command (Gray area retiree issues)	1-800-318-5298	Federal Long Term Care Insurance	e 1-800-582-3337
	VA Burial Information	1-800-697-6947	Military Retired Affairs Offices Army	1-703-325-9155
	Medicare Information	1-800-772-1213	Navy Marine Corps Air Force	1-800-255-8950 1-800-336-4649 1-800-531-7502
	TRICARE World Wide Information	1-800-874-2273		
	<b>Delta Dental</b> (Retiree Dental Program)	1-888-838-8737		1-800-367-6027 11-49-8821-72981
	Express Scripts (Mail Order Pharmacy)	1-866-363-8667	Dragon Hill, Korea ( Shades of Green, Florida	011-822-790-0016 1-888-593-2242



**DA Retirement Services** 

http://www.odcsper.army.mil

Fort McCoy Homepage

http://www.mccoy.army.mil

DFAS-Cleveland (Retired Pay) &

**DFAS-Denver (Annuitant Pay)** 

http://www.dfas.mil

**Veterans Administration** 

http://www.va.gov

**Military Funeral Honors** 

http://www.militaryfuneralhonors.osd.mil

**Burial & Memorial Benefits** 

http://www.cem.va.gov

**DOD Military Health Care** 

System (TRICARE)

http://www.tricare.osd.mil

**Delta Dental Plan** 

http://www.trdp.org

**Express Scripts (Mail Order Pharmacy)** 

http://www.express-scripts.com

Federal Long Term Care Insurance

http://www.ltcfeds.com

Medicare

http://www.ssa.gov/mediinfo.htm

**Social Security** 

http://www.ssa.gov

**National Personnel Records Center** 

http://www.nara.gov/regional/stlouis.html

**National Archives and Records Administration** 

http://www.nara.gov

**Army & Air Force Exchange Service** 

http://aafes.com

**RAPIDS Site Locator (DEERS Enrollment** 

& ID Card Issuing Facilities)

http://www.dmdc.osd.mil/rsl

**SITES Home Page** 

(Information about military installations)

http://www.dmdc.osd.mil/sites/owa/ShowPage?p=index

**Military Living Publications** 

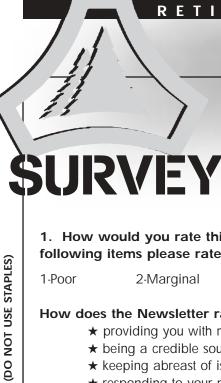
(Includes Space A Travel Information)

http://www.militaryliving.com

**U.S. Army Reserve Personnel Command** 

https://www.2xcitizen.usar.army.mil





To better serve the retired community we would like your opinion on the services provided by the Fort McCoy Retirement Services Office. Please take a few minutes to complete and return this survey. Mail your completed survey to: Military Personnel Branch, ATTN: AFRC-FM-CAM-R, 2187 South J Street, Fort McCoy, WI 54656-5150 no later than October 30, 2004. Thank you for your time and cooperation.

1. How would you rate this edition of the Retirement Newsletter, "HONORS"? For each of the following items please rate the Newsletter using the scale below.

1-Poor 2-Marginal 3-Average 4-Good 5-Excellent

How does the Newsletter rate on:

- ★ providing you with meaningful information? 2 3 5 ★ being a credible source of information? 2 3 5 ★ keeping abreast of issues? 5 ★ responding to your needs? 1 2 3 5 ★ overall appearance?
- 2. What topics would you like to see addressed in future issues of "HONORS"?
- 3. Have you contacted the Retirement Services Office at Fort McCoy? If yes, please rate your experience using the same scale as in number 1.

How did your experience rate on:

- ★ response to requested information? 3 ★ courtesy? 2 3 4 ★ timeliness? 2 3 4
- 4. Please circle your status. Retiree Spouse Widow/Widower

5. Please circle your age group.

Under 35 36-44 45-54 55-64 65-74 75 and over

- 6. What changes would you like to see in future issues of "HONORS"?

TEAR ALONG PERF. FOLD IN HALF WITH BUSINESS REPLY SHOWING. TAPE OPEN END TOGETHER.

MILITARY PERSONNEL BRANCH ATTN: AFRC-FM-CAM-R 2187 SOUTH J STREET FORT MCCOY, WI 54656-9941

U.S. Postage Required

MILITARY PERSONNEL BRANCH ATTN: AFRC-FM-CAM-R 2187 SOUTH J STREET FORT MCCOY, WI 54656-9941

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## Don't Miss Out All That Ft. McCoy Has To Offer

Fort McCoy has many programs and services available for military retirees. Included below is a list of those services most often inquired about.

#### Pine View Recreation Area, Bldg 8053, 388-2619

Open year round, Pine View offers RV and tent camping, lakeside log cabins, a duplex lodging unit, yurts, camp store, hiking trails, swimming beach, playgrounds, miniature golf course, paddle boats, canoes, fishing, volleyball and horseshoes. Call to reserve camping, lodging and picnic centers.

#### Equipment Check-Out Center, Bldg 8053, 388-3517

The Equipment Check-Out Center offers recreational equipment for daily or weekly use. Rent such items as boats, motors, canoes, bicycles, tent campers, tents, camping and fishing equipment, lawn and court games, and much more. Equipment may be reserved in advance.

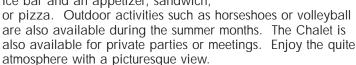
#### Whitetail Ski Ridge Area, Bldg 8081, 388-4498

Whitetail Ridge offers lighted downhill ski and tubing slopes with ski lift and tow, cross-country ski trails, ski and

snowboard rental, ski accessory sales, ski lessons and a nationally recognized ski patrol on duty. Open mid-December through mid-March (weather permitting), Thursday through Saturday nights. Also open Saturday and Sunday days.

# Whitetail Ridge Chalet, Bldg 8061, 388-2260

The Whitetail Ridge Chalet opened in June 2002. You can visit the Whitetail Ridge Chalet, Thursday through Saturday, year round. You can enjoy a quiet night by the fireplace while enjoying the full service bar and an appetizer, sandwich,



#### McCoy's, Bldg 1571, 388-2065

McCoy's has all you need for fun! Thunder Bowl boasts an eight-lane state-of-the-art bowling center for your enjoyment. A full Swing Golf Simulator with more than 30 courses to choose from including Pebble Beach, St. Andrews, Firestone and more is open for all to enjoy. Music, DJ, and Karaoke are featured throughout the week. Banquet and meeting facilities are available for receptions, retirements and parties. A catering menu is also available.



# Drug Abuse Prevention and Control Program, Bldg 2111, 388-2441

The U.S. Army's Alcohol and Drug Abuse Prevention and Control Program (ADAPCP) is designed to address the needs of soldiers, civilians, retirees and family members. The program is completely confidential and non-punitive. The mission is to strengthen the overall fitness and effectiveness of the Army's total work force and to enhance the combat readiness of soldiers. This mission is accomplished through deterrence, prevention, education and rehabilitation.

#### Army Community Service, Bldg 2111, 388-3505

Army Community Service (ACS) is prepared to provide assistance to Soldiers, retirees and family members specializing in nine core program areas; Army Family Team Building, Volunteer Program, Financial Readiness, Army Family Action Plan, Relocation Readiness, Family Employment Readiness, Mobilization and Deployment Readiness, Family Advocacy, and Exceptional Family Member Program. Classes, information and events are offered throughout the year to include, parenting, stress management, communication, budgeting, volunteer appreciation and military family appreciation. The Fort McCoy ACS is conveniently located just inside the main gate. You may also visit the ACS Schoolhouse online at www.mccoymwr.com.

#### Rumpel Fitness Center, Bldg 1122, 388-2290

Get into shape at the Rumpel Fitness Center. The center offers racquetball courts, fitness trails, basketball and volleyball courts, weight rooms, a cardiovascular room, running courses, indoor pool, atrium, steam room, and whirlpool. Softball fields, tennis courts, and soccer fields are also available. Fitness classes and a variety of sports leagues are offered throughout the year.

#### MWR Car Wash, Bldg 1568

Clean up your vehicle at one of the two self-serve bays, 24-hour car wash with automatic door openers, spot free rinse, free dryers, and a canopy detailing. Four vacuums and Armor All dispenser are available. Tokens or quarters are accepted and a change machine is on sight.



#### Auto Craft Shop, Bldg 1763, 388-3013

Use any of the 8 bays (2 fully equipped maintenance bays, 1 welding bay, 4 lift bays, 1 tire changing bay with computerized balancing), front end alignment system, computerized injector cleaning system, air conditioning service, tire mounting, and brake lathe. Auto repair manuals, sales store, and individual instruction are available.

#### Arts and Crafts Center, Bldg 2000, 388-4353

Find your creative side. Learn stained glass, basket weaving, painting, leather, doll making, ceramics, and much more in our Arts & Crafts classes. The Frame Shoppe is also available and offers custom framing and matting, a gift shop and sales store.

#### Community Activities Center, Bldg 2000, 388-3213

There's always something to do at the Recreation Center. Watch the big screen TV, play pool or foosball. Rent one of the hundreds of movie titles and even a TV/VCR if necessary! The Information, Tickets, and Reservation (ITR) offices sells local and national attraction tickets, provides attraction literature, and is an Armed Forces Vacation Club outlet.

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# **SATO Offers Great Bargains For Retired Military**

Navigant/Sato Travel works hard for its valued, retired military customers. Special rates and discounts are continuously negotiated for your benefit giving you fantastic opportunities to travel the world or simply visit your family.

On September 3, 2004, the Fort McCoy office will again participate in the annual Retiree Appreciation Day. Sato will have SPECIAL RATES available so you can plan your next vacation, wedding anniversary, family reunion or extended visit to an old Army buddy. There are many worldwide vacations and cruises to choose from.

During the event, Navigant/Sato will be collecting entry forms for some fantastic prizes. At their booth, you'll have the opportunity to register for a chance to win a \$100.00 rental car voucher and the Grand Prize, an Antigua Paradise Vacation for two to an All-Inclusive Tropical Resort! The grand prize includes round-trip, coach airfare from any US Airways United States gateway city to Antigua, 7-night all-inclusive Jolly Beach Resort accommodations (sponsored by Caribbean Resorts TMS) including a super-saver ocean view room, all meals in a variety of 4 restaurants, all beverages in a choice of 7 bars, non-motorized water sports, day and night tennis, fitness center, daily activity programs, nightly entertainment and tax. This prize is valued at up to \$4,400.00. Only retired United States military personnel are eligible to register for these prizes. No purchase or other consideration is necessary to enter to win. Stop by our booth and join in the festivities! Check out all our special rates and register for prizes.

#### Cruise specials include:

- ★ Carnival Paradise, rates from \$209 for a 3-day Baja cruise from L.A.
- ★ Holland America ms Zuiderdam, rates from \$399 for a 5-day from Ft. Lauderdale
- ★ Norwegian Sea, rates from \$389 for 7-day W. Caribbean from Houston



- ★ Royal Caribbean Empress of the Seas, rates from \$599 for 6-day Bermuda from Cape Liberty, New Jersey Tours, Hotel and Golf Packages Included
- ★ Oahu Hotel and Golf Packages, rates from \$377 per night for two, includes unlimited golf
- ★ All-inclusive packages in Antigua, rates from \$89 per person per night
- ★ Discover Middle-Earth (New Zealand), rates from \$1,699 for 11-day package
- ★ Super Inclusive resorts in Jamica, includes dining, cocktails, beaches, and more, rates from \$88.00 per night per person. No tipping permitted
- ★ 10-day England & Scotland Motor Coach Tour, rates from \$850 per person

With over 50 years experience the Fort McCoy office provides complete vacation planning services for all our retirees. The products mentioned are just examples of what we can do for you. So, before calling anyone else, contact our office at 1-877-304-8456 and choose #1 from the menu. You can also visit us online at www.SatoVacations.com.



# I.D. Card Facilities/DEERS

ILLINOIS	LLINO	IS
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Site Name	City	Service	Phone
182 MSS	Peoria	ANG	309-633-5181
183 MSS	Springfield	ANG	217-757-1308
308 CA BDE	Homewood	USAR	708-957-2035
416 ENCOM	Darien	USAR	630-910-3213 x213 or x215
633rd Personnel Det	Crestwood	ARNG	708-824-6309
85th Division	Arlington Hts	USAR	847-506-7616
932 AAG	Scott AFB	USAFR	618-229-7329
AG HQ State	Springfield	ARNG	217-761-3505
Great Lakes NTC	Great Lakes	USN	847-688-5550 x385
MCR Joliet	Joliet	USMCR	815-725-7828
NMCRC Peoria	Peoria	USNR	309-697-5755
NMCRC Rock Island	Rock Island	USNR	309-782-6084
NRC	Decatur	USNR	217-875-1733
NRC Forest Park	Forest Park	USNR	708-697-6800
NRRC Great Lakes	Great Lakes	USNR	847-688-5550
RTC Great Lakes	Great Lakes	USN	847-688-5605
Rock Island Arsenal	Rock Island	USA	309-782-0596
Scott AFB	Scott AFB	USAF	618-256-8897

#### IOWA

Site Name	City	Service	Phone
132 MSS	Des Moines	ANG	515-256-8530
185 MSF Sgt Bluff	Sgt Bluff	USAFR	712-233-0534
3d COSCOM	Des Moines	USAR	515-284-6028
AG HQ State	Johnston	ARNG	515-252-4413
Det 1 4224 USAH	Cedar Rapids	USAR	319-362-6620
HQ 234th SIG BN	Cedar Rapids	ARNG	319-363-4511
NMCRC	Des Moines	USNR	515-285-5581
NMCRC Waterloo	Waterloo	USN	319-233-8731
NRC Dubuque	Dubuque	USNR	319-556-2144
NRC Sioux City	Sioux City	USNR	712-276-0130
USCG Keokuk	Keokuk	USCG	319-524-7511

#### **MICHIGAN**

Site Name	City	Service	Phone
1/84th Division	Livonia	USAR	734-458-6400
110 MSS Battle Creek	Battle Creek	ANG	616-969-3216
127 MSS Selfridge ANGB	Mt Clemens	ANG	810-307-4516
300th MP CMD PW	Inkster	USAR	313-561-9510
927th MSS	Mt Clemens	AFR	586-307-5473
AG HQ State	Lansing	ARNG	517-702-5116
CRTC Alpena	Alpena	ANG	989-354-6474
Camp Grayling	Grayling	ARNG	989-344-6100
Defence Reutilization Service	Battle Creek	DLA	269-961-5955
NMCRC Battle Creek	Battle Creek	USNR	616-968-9216
NMCRC Grand Rapids	Grand Rapids	USNR	616-363-6889
NMCRC Lansing	Lansing	USNR	517-482-9688
NRC Saginaw	Saginaw	USNR	989-754-3091
NRF Marguette	Gwinn	USNR	906-346-8767



MICHIGAN (continued)			
Site Name	City	Service	Phone
Tank Auto Command	Warren	USA	810-574-8313
USCG Air Station Traverse City	Traverse City	USCG	231-922-8228
USCG Detroit	Detroit	USCG	313-568-9483
USCG Grand Haven	Grand Haven	USCG	616-850-2517
USCG Sault Ste Marie	Sault Ste Marie	USCG	906-635-3206
MINNESOTA			
Site Name	City	Service	Phone
133 MSS	St Paul	ANG	612-713-2061
148 MSS	Duluth	ANG	218-723-7212
88th RSC Ft Snelling	St Paul	USAR	612-713-3202
934 MSF	Minneapolis	USAFR	612-713-1507
AG HQ State	St Paul	ARNG	651-282-4579
Camp Ripley	Little Falls	ARNG	320-632-7400
NMCRC St Paul	St Paul	USNR	612-726-9391
NRC Duluth	Duluth	USNR	218-722-9209
WISCONSIN			
Site Name	City	Service	Phone
115 MSS	Madison	ANG	608-245-4468
128th AFG	Milwaukee	ANG	414-944-8245
440 CSG G. Mitchell	Milwaukee	AFR	414-482-5327
84th Division Milwaukee	Milwaukee	USAR	414-535-5746
AG HQ State	Madison	ARNG	608-242-3420
CRTC Volk Field	Volk Field	ANG	608-427-1245
Fort McCoy	Fort McCoy	USA	608-388-4563
NMCRC Green Bay	Green Bay	USNR	920-336-2444
NMCRC Madison	Madison	USNR	608-249-2240
NMCRC Milwaukee	Milwaukee	USNR	414-744-9764
NRC LaCrosse	LaCrosse	USNR	608-788-2565
USCG PRO	Marinette	USCG	715-735-4159
Wausau National Guard Armory	Wausau	ARNG	715-845-1011

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## Fort McCoy Army Family Action Plan Conference

The Army Family Action Plan (AFAP) is a grass-roots program that began in the early 1980's. The AFAP process has brought about hundreds of regulatory, policy and program changes and improvements throughout the years. This year's conference will take place October 27 & 28, 0800-1630 in Bldg 1571, McCoys.

Your input is requested regarding submission of significant "quality of life" issues that affect the well being of the Total Army Family. Issue submission forms can be found in the Army Community Service Schoolhouse at www.mccoymwr.com or by

contacting the AFAP Program Manager, Ms. Ann Wermer at 1-608-388-2359.

In addition to seeking quality of life concerns, volunteers are needed to serve as workgroup members at the next Fort McCoy conference. Volunteer nomination forms may be obtained the same way as listed above.

This is your opportunity to provide input for making positive improvements affecting the Total Army Family.





# IRADS

#### RETIREE APPRECIATION DAYS



#### Camp Ripley - Little Falls, Minnesota

August 21, 2004
Training/Community Center
0800-1130 (1st session) and
1200-1530 (2nd session)
(320) 255-1492
trea115@mn.astound.net
Pre-registration is required. Call
for registration information.



#### Fort McCoy, Wisconsin

September 3, 2004 0715-1500 (800) 452-0923 william.walters@emh2.mccoy. army.mil Pre-registration is required. Form included in this issue.



#### Duluth, Minnesota

September 17, 2004
Holiday Inn Hotel & Suites
0730-1230
(218) 749-7110
GomesR@co.st-louis.mn.us
Pre-registration is required.
Form included in this issue.



#### Twin Cities, Minnesota

September 18, 2004 St. Paul National Guard Armory 0800-1330 (612) 713-1516 or (612) 727-2854 Pre-registration is required.

Form included in this issue.



#### Great Lakes, Illinois

September 18, 2004
Bldg 4, NTC Great Lakes
0800-1215
(847) 688-3603/Ext 118
Pre-registration is required. Call for registration information.



#### Rock Island, Illinois

October 23, 2004
Rock Island Army Arsenal, Bldg 60
0700-1300
(563) 322-4823
Pre-registration is required.
Form included in this issue.

#### Illinois To Build WWII Memorial

The Memorial Association was founded in 1999 and in 2000 was chartered as a not-for-profit organization. The goal is the construction of a Memorial to honor the 987,000 men and women from the State of Illinois who served our country during World War II. 22,000 of those Illinois citizens paid the ultimate price in the pursuit of liberty.

The Memorial will serve as a reminder to future generations of the sacrifices made to keep the United States and the world free and secure. These sacrifices must never be forgotten.

Commemorative engraved granite bricks are now available for purchase and are personalized for each veteran, including name and branch of service. Each brick will be placed in the central plaza of the Memorial and will complete the design of this exquisite tribute to the Illinois veterans of World War II. Bricks are available for \$300. You can insure that your loved one is honored and forever remembered with this enduring symbol. For more information on the Memorial you can call toll free 1-866-992-4145.



# **Midwest Retiree Councils**

Retiree Councils serve as a vital link for the retiree community. These councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The councils also plan and implement programs/Retiree Appreciation Days to provide up to date information on benefits and entitlements to the retired community. Retiree councils are made up of volunteers from their local areas. As volunteers, council members often do not receive the thanks they deserve. Contact your nearest council representative to express your appreciation and inquire on meeting schedules as well as possible membership opportunities.

#### Midwest Councils are listed below:

	Chairman	Phone
Fort McCoy Main Council	<b>William Levine</b> MG, USA Ret	847-432-3211
Twin Cities Area Council	Tom Alm LTC, USA Ret	651-699-1105
Duluth/Superior Area		
Council	Robert Gomes MSGT, USAF Ret	218-749-7110
Sheridan Area Council	Charles Lucas COL, USA Ret	847-266-2475
Michigan Area Council	<b>Walter Melms</b> SSG, USAF Ret	810-307-4317
Quad Cities Area Council	James McAtee CW4, USA Ret	319-322-4823

In addition to these councils there is also assistance available for retirees in the Milwaukee and Madison areas.

In Madison, information and assistance is available by the Retired Activities Office (RAO). The RAO is located at 2400 Wright Street and is manned by knowledgeable volunteers on Tuesdays and Thursdays, 0730-1130. You can reach the RAO at 1-800-335-5147, ext 3115 or via e-mail at widma.retiree@dma.state.wi.us. You can also visit their web site at http://dma.wi.gov.

There are 2 Retired Activities Offices (RAO) in Milwaukee. Assistance is available at the Naval & Marine Corps Training Center, 2401 South Lincoln Memorial Drive, Monday thru Thursday, 0900-1500. You can reach them at 1-414-744-9766. An additional RAO is located at the U.S. Air Force-440th Air Lift Wing, 300 East College Avenue. Office hours are Tuesday thru Thursday, 1000-1400. You can contact them at 1-414-482-5207.

# **Military**

## **Commissaries Can Save You Money**

The Defense Commissary Agency (DECA) operates a world-wide chain of nearly 280 commissaries to provide groceries to U.S. military personnel, retirees and their families. Commissary patrons purchase items at cost plus a 5 percent surcharge, which covers the construction of new commissaries and the modernization of existing stores. Patrons save an average of more than 30% on their purchases compared to commercial prices. These savings, which average \$2,700 a year for a family of four, enhance the quality of life for America's military and their families. A valued part of military pay and benefits, commissaries help the United States recruit and keep the best and brightest men and women in the service of their country. They also provide a continued commitment to the military retired community.

DECA now offers "Commissary Connection", a customer newsletter delivered via e-mail. The newsletter will keep customers abreast of news about promotions and sales, even offering links to manufacturer and vendor sites where they can enter shopping sprees and contests, or sign up for commercial newsletters. The newsletter will be delivered from a mailbox at

CommissaryConnection@deca.mil and signup is through a link on the front page of www.commissaries.com. You can also use this site to locate your nearest commissary, or you can contact your nearest military installation.

The Fort McCoy Commissary will even special order your favorite items. Just contact them with your order and within a week your request will be ready. So whether you're just visiting Fort McCoy or have business to attend to on the installation, be sure to visit the store. They are located in Bldg 2132. The Commissary is open Tuesday-Friday, 1000-1800 and Saturday 0900-1700. It is closed on Sunday and Monday. To place an order or to find out information on future Case Lot Sales please contact the Commissary at 1-608-388-3542.



# Fort McCoy Retiree Appreciation Day



#### **Registration Form**

September 3, 2004 ★ Bldg 905

0715-0750 Arrival of Retirees & Guests 0750-1200 Keynote Speaker & other briefings

1215 - 1315 Lunch

1200-1500 Benefits Fair, Bldg 1122, Rumple Fitness Center

1430 Drawing for Grand Door Prize — Must be Present to Win

Keynote Speaker: SMA Jack Tilley, USA, Re

Please complete and mail this registration early. Return before August 28, 2004

Rank/Rate \_\_\_\_\_\_ Service \_\_\_\_\_

Address

Phone \_\_\_\_\_ E-Mail \_\_\_\_\_

Total Number Attending \_\_\_\_\_

I will be having lunch: YES NO (Circle One) Lunch will be available at McCoy's

#### Mail Registration Form To:

Military Personnel Branch ATTN: AFRC-FM-CAM-R 2187 South J Street Fort McCoy, WI 54656

Additional information is available at **1-800-452-0923 or** 

william.walters@emh2.mccoy.army.mil

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#### Sergeant Major of the Army Tilley, USA Retired To Speak At Ft. McCoy

Fort McCoy is honored to announce that SMA Jack L. Tilley, USA Retired will be the keynote speaker at the 2004 Retiree Appreciation Day (RAD) on September 3. SMA Tilley retired from active duty in January 2004. He served as the 12th SMA for over 3 1/2 years from 2000 to 2004. He is known throughout the Army as a "true motivator", able to

transform an audience. One moment, they are shouting "Hooah", and the next they are somber, morning lost comrades, and yet a third, they are standing tall, infused with pride. As a recent retiree and the Army's top enlisted man SMA Tilley is sure to assist in making the 2004 RAD a success.



# Rock Island Arsenal Retiree Appreciation Day

#### **Registration Form**

October 23, 2004 \* Post Restaurant, Bldg. 60

0700-0800 Arrival and Sign In & Informational Booths
0800-1100 Keynote Speaker & other briefings
1100-1200 Informational Booths
1200-1300 Lunch

Keynote Speaker: MR. PHIL DYER, CFP

Deputy Director, Personal Affairs, MOAA

Please complete and mail this registration early. Return before October 15, 2004

Name	
Rank/Rate	Service
Address	
Phone	E-Mail
Handicap Parking (circle one) YES	NO
Number Attending	Number for Lunch \$8.50 per person
Make Checks Payable to: Ars	(Amount Enclosed \$ senal Club

Entrance to the island is via the Moline, IL gate. A photo I.D. is required for ALL personnel to access the installation! Additional information is available by calling 563-322-4823.

#### Mail Registration Form, Including Checks To:

CW4 Jim McAtee USA Ret 916 Belmont Ave Davenport, IA 52804

#### Rock Island Arsenal Has Services To Assist

Rock Island Arsenal has many programs available to support the military retired community. Whether you're looking for recreational activities or base facilities, you can find it at the Arsenal. Check out the following activities. The area code is 309 for all numbers listed.

Army Community Service Commissary Health Benefits Advisor	782-0829 782-4614 782-0800	Billeting Office Post Exchange Pharmacy	782-0833 788-4940 782-0550
SATO	782-6052	MWR Ticket Sales	782-5890
RIA Golf Club	793-1601	Arsenal Museum	782-5021

Additional information on these and other activities available at the Arsenal can be obtained at 1-309-782-4420, via email at riamwr@ria.army.mil or by visiting the MWR website at www.riamwr.com.



# **Duluth/Superior Retiree Appreciation Day**

#### **Registration Form**

September 17, 2004 ★ Holiday Inn Hotel & Suites ★ 200 West 1st Street ★ Duluth, MN 55802

0730-0830 Registration & Coffee/Donuts/Welcome 0830-1230 Keynote Speaker & other briefings 1230-???? Informational Booths, ID Cards

There will be a \$6.00 charge for coffee/pastries collected at the door.

Keynote Speaker: LTC Bill Pierce, USA, Ret

Deputy Director, Personal Affairs, MOAA

Please register early. Please return this form before September 1, 2004

Please mail your registration to:

Robert Gomes 6495 Tambren Lane Saginaw, MN 55779

Additional information is available by contacting Robert Gomes at 218-749-7110, in Minnesota at 1-800-450-9777 ext. 7110 or e-mail at Gomesr@co.st-louis.mn.us

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# The Minnesota Department of Veterans Affairs Can Help

The Minnesota Department of Veterans Affairs (MDVA) is a state agency created by Minnesota Legislature to serve the veterans of Minnesota and their families. The MDVA acts as an advocate for the state's veterans in pursuit of benefits related to military service. It offers a variety of options for assistance in obtaining veteran benefits. The MDVA can help in obtaining vehicle license plates for veterans, educational assistance, grave stone markers and more. They also have information

on Minnesota Veteran Homes and bonuses for veterans who entered active duty military service from the State and who served during a period of war. To get more information on all of your veteran benefits, contact your County Veteran Service Office (CVSO). You can locate your CVSO in your telephone directory under "Government Section".



# **Twin Cities Joint Military Services Retiree Appreciation Day**

**Registration Form** 

September 18, 2004 ★ St. Paul National Guard Amory.

The St. Paul National Guard Armory is located in the State Capital Area. 600 Cedar St. ★ St. Paul, MN 55101

Advanced registration is reuired.

0800-0840 Registration and Refreshments
0840-1225 Keynote Speaker & other briefings
1225-1330 Lunch Break
1330-1500 Time to visit informational booths & update I.D.s

Keynote Speaker: LTC Bill Pierce, USA, Ret

Deputy Director, Personal Affairs, MOAA

Please register early. Please return this form before September 1, 2004

Additional information is available by contacting the Air Force Retired Activities Office at 1-800-231-3517 (M-F, 1000-1400) or Navy Retired Activities Office at 612-717-2854 (Tue or Thur, 1000-1400).

#### **Return ASAP to:**

Retired Activities Office Navy & Marine Corps Reserve Center 6400 Bloomington Rd., Fort Snelling St. Paul, MN 55111

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#### Wisconsin Department of Veterans Affairs Under New Leadership

The Wisconsin Department of Veterans Affairs (WDVA) is now under new leadership. Outgoing Secretary Ray Boland, a former Fort McCoy Commander, retired effective October 3, 2003. He had served as the secretary for over 11 years. Under his leadership the WDVA has experienced many accomplishments. The most notable of which would be the launching of the "I Owe You Campaign". The program has increased the number of Wisconsin Veterans who receive federal and state benefits from the Department of Veterans Affairs (VA). The campaign has provided a series of one-stop shops for veterans to apply for benefits. The "Supermarket of Veterans Benefits Fairs" has increased the number of Wisconsin Veterans now drawing benefits dramatically. Since November 2000, 8 of these very successful shops have been held throughout the state. Thank You Mr. Boland.

In October 2003, the Wisconsin Board of Veterans Affairs appointed John A. Scocos as the Secretary of the WDVA. Prior to his appointment, Secretary Scocos served as WDVA Deputy Secretary since January 2002, and as the department's Executive Assistant for several years. He also served with the Wisconsin State Assembly as the Chief Clerk and Sergeant at Arms for two terms. Prior to serving with the Wisconsin State Assembly, he was a legislative aide in the Wisconsin State Senate. He has over 24 years of active and reserve military service and currently serves in the Ready Reserve as a Lieutenant Colonel. Secretary Scocos has stated that one of his many goals will be to continue the nationally recognized "I Owe You" program of outreach to veterans to inform them of their benefits and services.



ATTN: AFRC-FM-CAM-R 2187 South J. Street Ft. McCoy, Wisconsin 54656-5150 PRSRT STD US POSTAGE PAID Sparta, WI Permit No.190



Serving The Retired Military Communities of Illinois, Iowa, Michigan, Minnesota & Wisconsin

